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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		09834478	
	Filing Date		2001-04-13	
	First Named Inventor	Emily Chien		
	Art Unit	3629		
	Examiner Name	Dennis Ruhl		
	Attorney Docket Number	40655.1300		

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Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
DR	1	20020062253		2002-05-23	Dosh, Jr., et al.	
	2	20020069150		2002-06-06	Ni	
	3	20020082918		2002-06-27	Warwick	
	4	20020082920		2002-06-27	Austin, et al.	
DR	5	20020152116		2002-10-17	Yan, et al.	

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DR	6	20030061097		2003-03-27	Walker, et al.	
	7	20030229584		2003-12-04	Brown	
	8	20040019522		2004-01-29	Bortolin, et al.	
	9	20040068438		2004-04-08	Mitchell, et al.	
	10	20040128197		2004-07-01	Bam, et al.	
	11	20040215505		2004-10-28	Sullivan	
DR	12	20040262381		2004-12-30	Mesaros	

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DR	1	0308224	EP		1989-03-22	Burton		<input type="checkbox"/>
DR	2	WO003322	WO		2000-06-08	Gotsavings.com		<input type="checkbox"/>

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DR	3	WO0033159	WO		2000-06-08	Gotsavings.com		<input type="checkbox"/>
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DR	1	6014635		2000-01-11	Harris, et al.	
	2	6026370		2000-02-15	Jermyn	
	3	6026375		2000-02-15	Hall, et al.	
	4	6026377		2000-02-15	Burke	
	5	6049779		2000-04-11	Berkson	
	6	6055573		2000-04-25	Gardenswartz, et al.	
	7	6058371		2000-05-02	Dijan	
DR	8	6061660		2000-05-09	Eggleston, et al.	

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DR	9	6064979		2000-05-16	Perkowski	
	10	6076101		2000-06-13	Kamakura, et al.	
	11	6092069		2000-07-18	Johnson, et al.	
	12	6101483		2000-08-08	Petrovich, et al.	
	13	6101484		2000-08-08	Halbert, et al.	
	14	6101485		2000-08-08	Fortenberry, et al.	
	15	6105001		2000-08-15	Masi, et al.	
	16	6128599		2000-10-03	Walker, et al.	
	17	6129274		2000-10-10	Suzuki	
	18	6134318		2000-10-17	O'Neil	
↓ DR	19	6134548		2000-10-17	Gottsman, et al.	

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DR	20	6138911		2000-10-31	Fredregill, et al.	
	21	6161096		2000-12-12	Bell	
	22	6164533		2000-12-26	Barton	
	23	6173267		2001-01-09	Cairns	
	24	6178407		2001-01-23	Lotvin, et al.	
	25	6178408		2001-01-23	Copple, et al.	
	26	6185541		2001-02-06	Scroggie, et al.	
	27	6196458		2001-03-06	Walker, et al.	
	28	6216129		2001-04-10	Eldering	
	29	6236978		2001-05-22	Tuzhilin	
DR	30	6243688		2001-06-05	Kalina	



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DR	31	6249772		2001-06-19	Walker, et al.	
	32	6251017		2001-06-26	Leason, et al.	
	33	6267672		2001-07-31	Vance	
	34	6332126		2001-12-18	Peirce, et al.	
	35	6334111		2001-12-25	Carrott	
	36	6336098		2002-01-01	Fortenberry, et al.	
	37	6386444		2002-05-14	Sullivan	
	38	6450407		2002-09-17	Freeman, et al.	
	39	6484147		2002-11-19	Brizendine, et al.	
	40	6532448		2003-03-11	Higginson, et al.	
DR	41	6594640		2003-07-15	Postrel	

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DR	42	6687679		2004-02-03	Van Luchene, et al.	
	43	6721743		2004-04-13	Sakakibara	
	44	6748365		2004-06-08	Quinlan, et al.	
	45	6820061		2004-11-16	Postrel	
	46	6829586		2004-12-07	Postrel	
	47	6848739		2005-01-11	Postrel	
DR	48	6947898		2005-09-20	Postrel	

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DR	1	20010032137		2001-10-18	Bennett, et al.	
DR	2	20020013728		2002-01-31	Wilkman	

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DR	1	4910672		1990-03-20	Off, et al.	
	2	5128752		1992-07-07	Von Kohorn	
	3	5173851		1992-12-22	Off, et al.	
	4	5200889		1993-04-06	Mori	
	5	5201010		1993-04-06	Deaton, et al.	
	6	5202826		1993-04-13	McCarthy	
	7	5233514		1993-08-03	Ayyoubi, et al.	
DR	8	5237620		1993-08-17	Deaton, et al.	

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DR	9	5287268		1994-02-15	McCarthy	
	10	5305196		1994-04-19	Deaton, et al.	
	11	5327508		1994-07-05	Deaton, et al.	
	12	5382779		1995-01-17	Gupta	
	13	5388165		1995-02-07	Deaton, et al.	
	14	5424524		1995-06-13	Ruppert, et al.	
	15	5430644		1995-07-04	Deaton, et al.	
	16	5448471		1995-09-05	Deaton, et al.	
	17	5471669		1995-11-28	Lidman	
	18	5483444		1996-01-09	Heintzeman, et al.	
DR	19	5491326		1996-02-13	Marceau, et al.	

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DR	20	5592560		1997-01-07	Deaton, et al.	
	21	5612868		1997-03-18	Off, et al.	
	22	5621812		1997-04-15	Deaton, et al.	
	23	5638457		1997-06-10	Deaton, et al.	
	24	5642485		1997-06-24	Deaton, et al.	
	25	5644723		1997-07-01	Deaton, et al.	
	26	5649114		1997-07-15	Deaton, et al.	
	27	5659469		1997-08-19	Deaton, et al.	
	28	5673322		1997-09-30	Pepe, et al.	
	29	5675662		1997-10-07	Deaton, et al.	
DR	30	5742845		1998-04-21	Wagner	

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DR	31	5832457		1998-11-03	O'Brien, et al.	
	32	5848399		1998-12-08	Burke	
	33	5892827		1999-04-06	Beach, et al.	
	34	5898838		1999-04-27	Wagner	
	35	5905246		1999-05-18	Fajkowski	
	36	5905908		1999-05-18	Wagner	
	37	5913210		1999-06-15	Call	
	38	5915244		1999-06-22	Jack, et al.	
	39	5918214		1999-06-29	Perkowski	
	40	5938727		1999-08-17	Ikeda	
DR	41	5905173		1999-09-07	Perkowski	

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DR	42	5971277		1999-10-26	Cragun, et al.	
	43	5978777		1999-11-02	Garnier	
	44	5979757		1999-11-09	Tracy, et al.	
	45	5983205		1999-11-09	Brams, et al.	
	46	5991376		1999-11-23	Hennessy, et al.	
	47	5992738		1999-11-30	Matsumoto, et al.	
	48	5992752		1999-11-30	Witz, Sr., et al.	
	49	6000608		1999-12-14	Dorf	
DR	50	6012051		2000-01-04	Sammon, Jr., et al.	

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